

Figure 1
AUTHENTICATION BASED ON MAG-STRIPE CARD, SMART CHIP, AND PIN

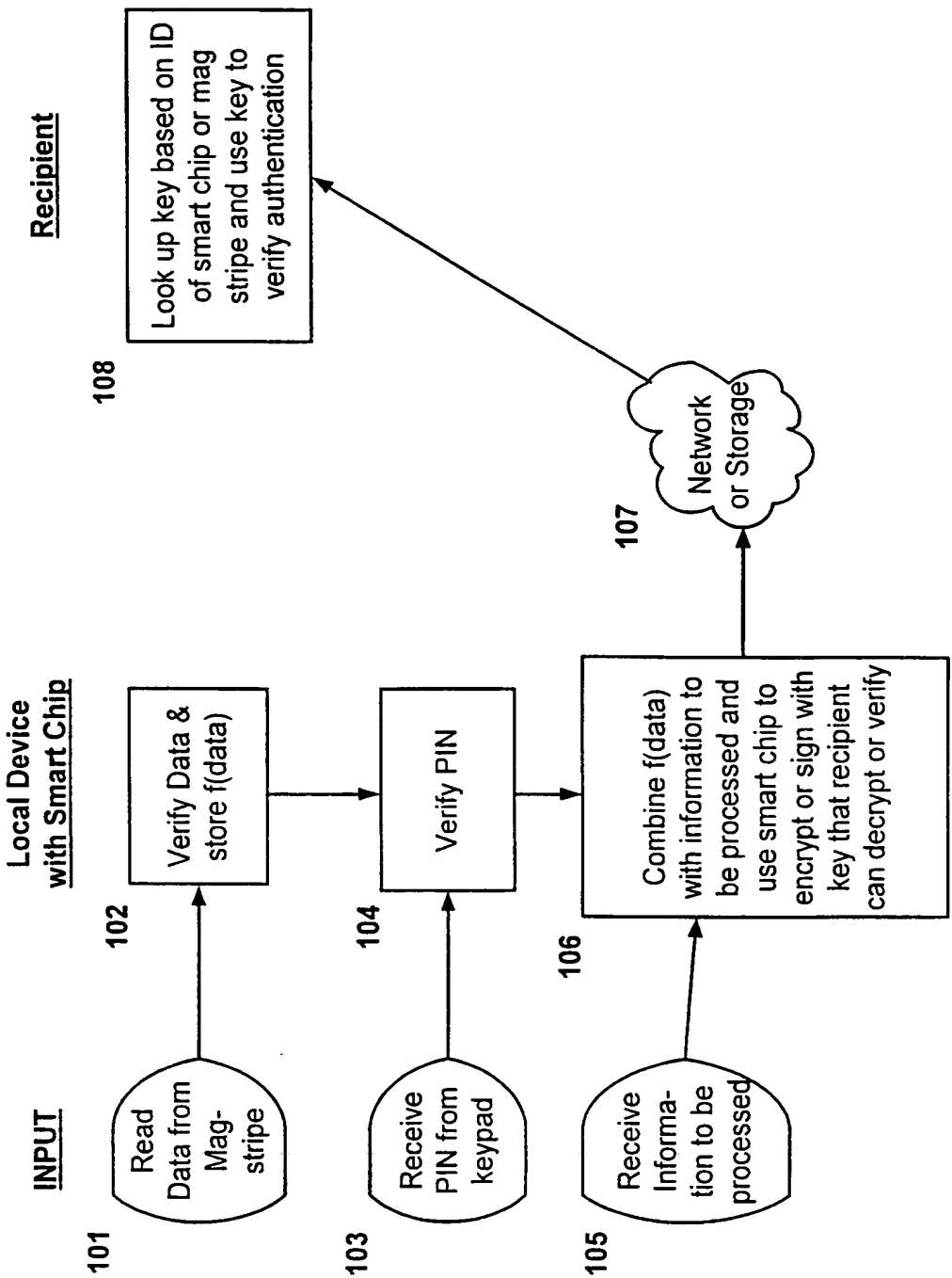


Figure 2
SMART CHIP AUTHENTICATION OF INFORMATION
PRESENTED WITH A MAG-STRIPE CARD

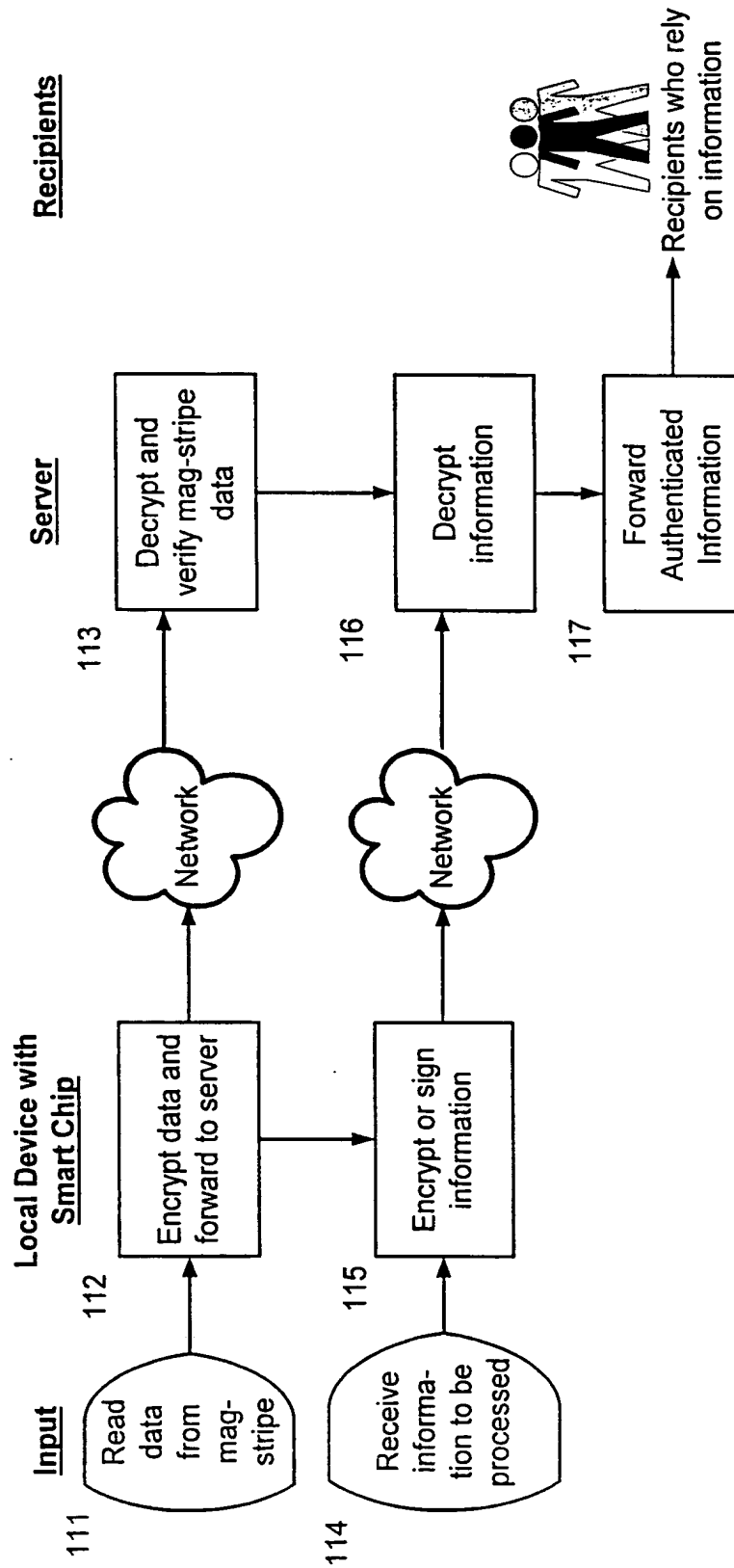
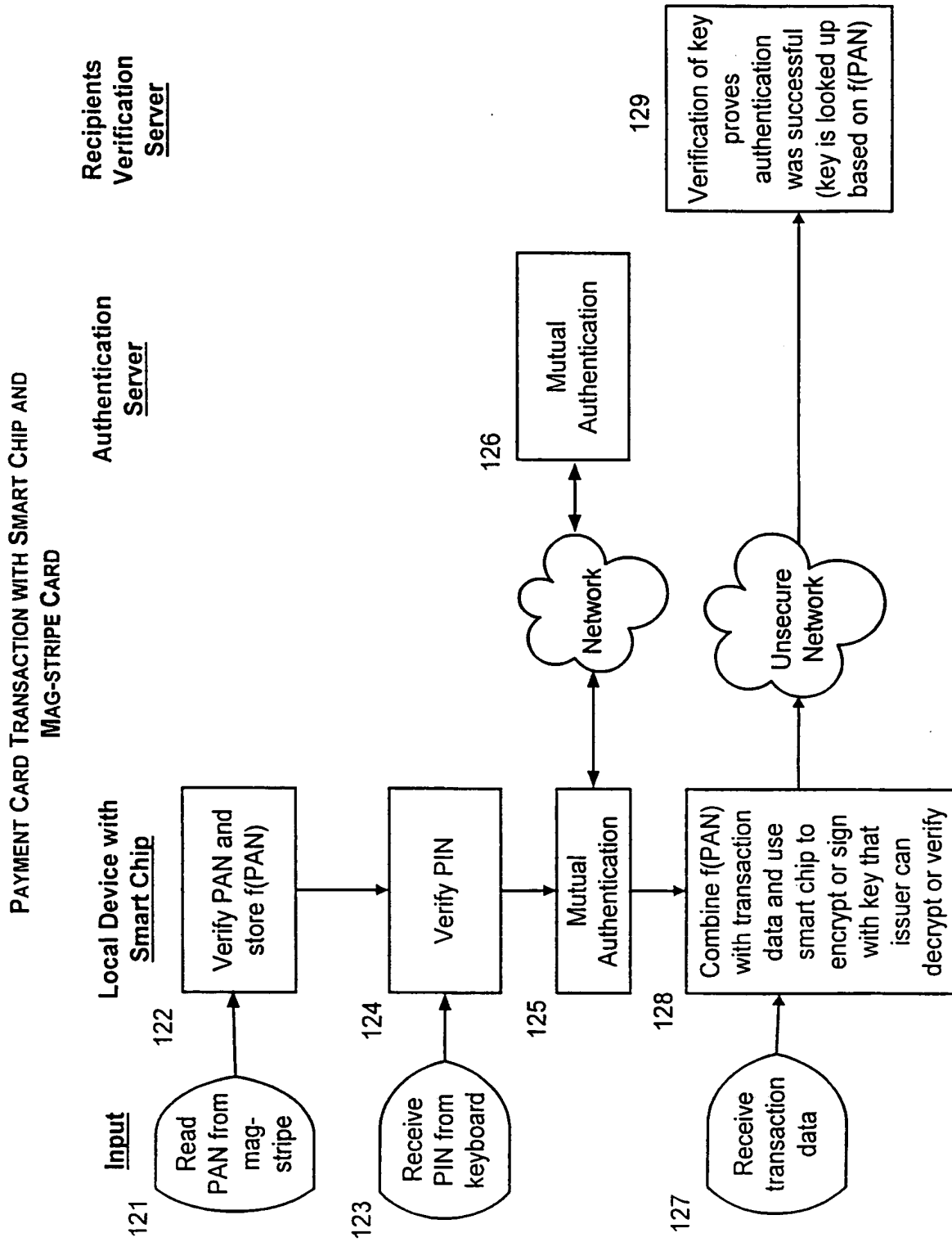


Figure 3



4/6

Figure 4

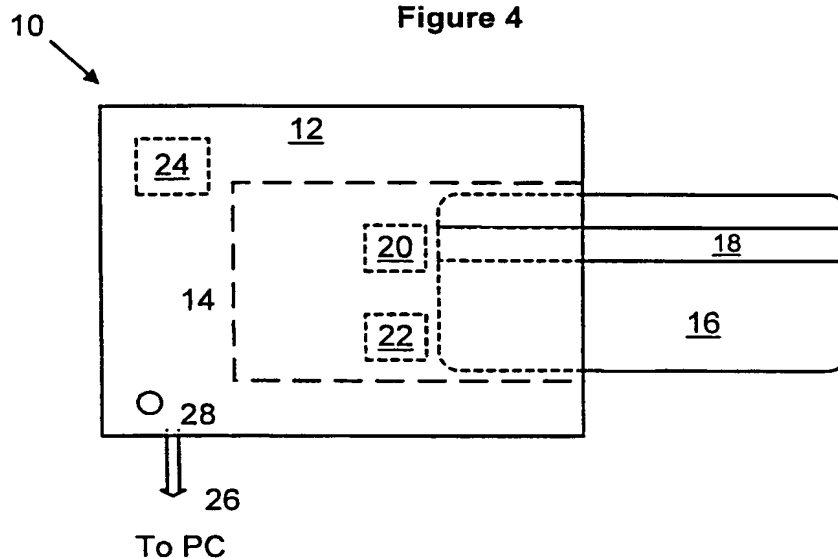
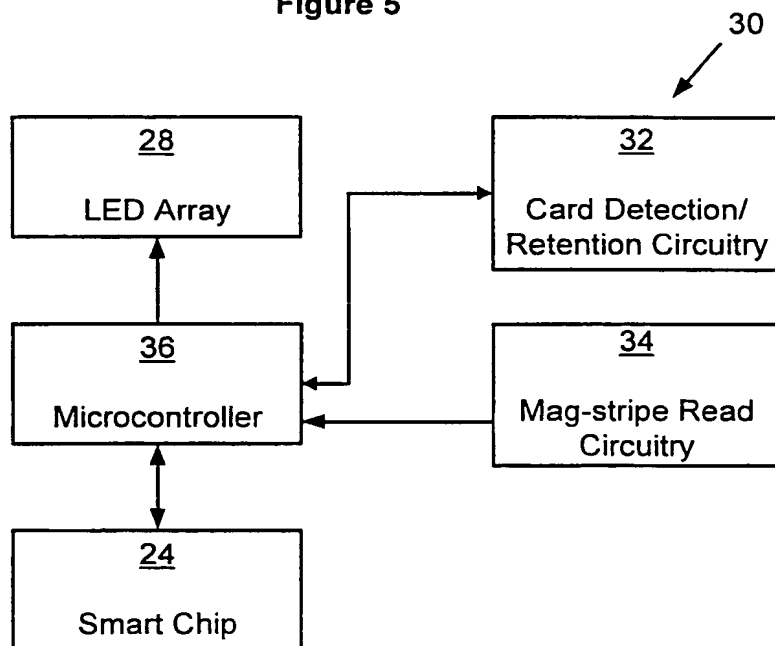


Figure 5



5/6

Figure 6

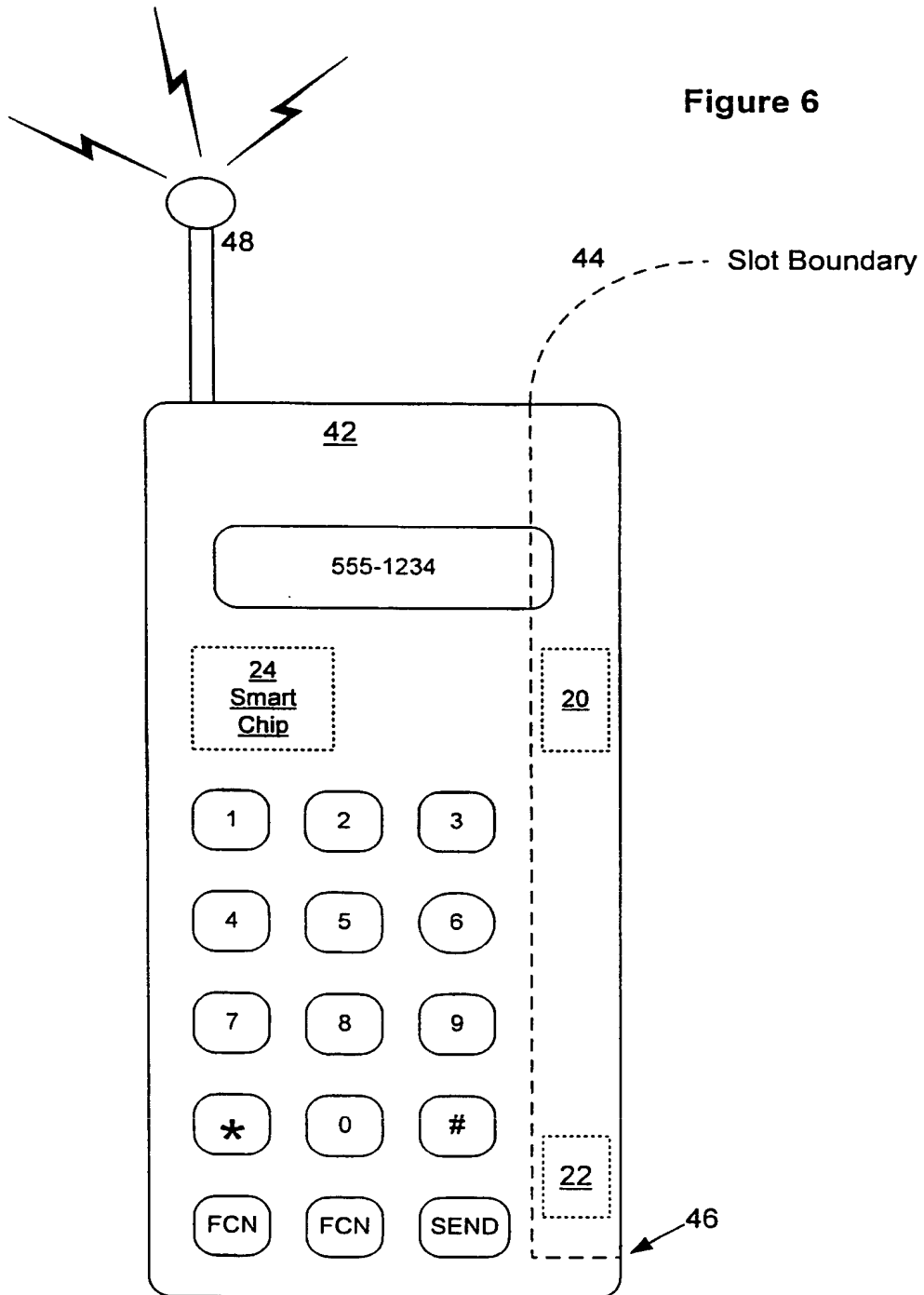


Figure 7

